

Information to identify the case:

Debtor 1	<u>Arthur W Wiest</u>	Social Security number or ITIN	xxx-xx-2778
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Carol A Wiest</u>	Social Security number or ITIN	xxx-xx-8419
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 16-34261-JNP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Arthur W Wiest

Carol A Wiest

1/9/20

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Arthur W Wiest
Carol A Wiest
DebtorsCase No. 16-34261-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 41

Date Rcvd: Jan 09, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 11, 2020.

db/jdb
cr
+Arthur W Wiest, Carol A Wiest, 316 West Woodlawn Ave, Maple Shade, NJ 08052-2352
+WELLS FARGO BANK, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
516561920 +Citibank/Best Buy, Citicorp/Centralized Bankruptcy, Po Box 790040, Saint Louis, MO 63179-0040
516561923 +Equifax Information Services, PO Box 740241, Atlanta, GA 30374-0241
516561924 +Experian, PO Box 4500, Allen, TX 75013-1311
516561925 +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
516561927 John Deere, 6400 NW 86th Street, P.O. Box 6600, Johnston, IA 50131-6600
516601212 +John Deere Financial, f.s.b., John Deere Financial, PO Box 6600, Johnston, IA 50131-6600
516561928 +State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
516561932 +Township of Maple Shade, Tax Collector's Office, 200 Stiles Avenue, Maple Shade, NJ 08052-2541
516639021 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
516561934 +TransUnion, PO Box 2000, Chester, PA 19016-2000
516561939 Wells Fargo Home Mortgage, 7255 Baymeadows Way, Des Moines, IA 50306

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Jan 10 2020 00:10:20 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 10 2020 00:10:17 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516762425 EDI: AIS.COM Jan 10 2020 04:38:00 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
516561916 +EDI: BANKAMER.COM Jan 10 2020 04:38:00 Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
516688674 +E-mail/Text: bankruptcy@cavps.com Jan 10 2020 00:10:33 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
516561917 +EDI: CHASE.COM Jan 10 2020 04:38:00 Chase Card, Attn: Correspondence, Po Box 15298, Wilmington, DE 19850-5298
516561918 +EDI: CHASE.COM Jan 10 2020 04:38:00 Chase Card Services, Correspondence Dept, Po Box 15278, Wilmington, DE 19850-5278
516561919 +EDI: CITICORP.COM Jan 10 2020 04:38:00 Citibank, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040
516561921 +EDI: CITICORP.COM Jan 10 2020 04:38:00 Citibank/The Home Depot, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
516561922 +EDI: WFNBN.COM Jan 10 2020 04:38:00 Comenity Capital Bank/HSN, Po Box 182125, Columbus, OH 43218-2125
516561926 +EDI: IRS.COM Jan 10 2020 04:38:00 Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
516737279 E-mail/PDF: resurgentbknofications@resurgent.com Jan 10 2020 00:20:38 LVNV Funding, LLC its successors and assigns, as assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516776474 EDI: PRA.COM Jan 10 2020 04:38:00 Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
516633813 EDI: Q3G.COM Jan 10 2020 04:38:00 Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
516561929 +EDI: RMSC.COM Jan 10 2020 04:38:00 Synchrony Bank, Po Box 965064, Orlando, FL 32896-5064
516561930 +EDI: RMSC.COM Jan 10 2020 04:38:00 Synchrony Bank/Care Credit, Po Box 965064, Orlando, FL 32896-5064
516767743 +E-mail/Text: bncmail@w-legal.com Jan 10 2020 00:10:25 TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516561933 EDI: TFSR.COM Jan 10 2020 04:38:00 Toyota Motor Credit Co, Po Box 8026, Cedar Rapids, IA 52408
516561931 +EDI: WTRRNBNBANK.COM Jan 10 2020 04:38:00 Target, C/O Financial & Retail Svcs, Mailstopn BT POB 9475, Minneapolis, MN 55440-9475
516770558 EDI: USBANKARS.COM Jan 10 2020 04:38:00 U.S. Bank National Association, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108
516561936 EDI: USBANKARS.COM Jan 10 2020 04:38:00 US Bank/Rms CC, Card Member Services, Po Box 108, St Louis, MO 63166
516773629 +EDI: BASSASSOC.COM Jan 10 2020 04:38:00 United Consumer Financial Services, Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
516561935 +E-mail/Text: EBankruptcy@UCFS.NET Jan 10 2020 00:11:04 United Consumer Financial Services, 865 Bassett Rd, Westlake, OH 44145-1194
516664498 EDI: WFFC.COM Jan 10 2020 04:38:00 WELLS FARGO BANK, N.A., Wells Fargo Bank, N.A., Default Document Processing, MAC N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-7700
516561937 +EDI: WFFC.COM Jan 10 2020 04:38:00 Wells Fargo Bank Card, Mac F82535-02f, Po Box 10438, Des Moines, IA 50306-0438

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 41

Date Rcvd: Jan 09, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516561938 +EDI: WFFC.COM Jan 10 2020 04:38:00 Wells Fargo Bank, N.A., PO Box 10475,
Des Moines, IA 50306-0475
516753969 EDI: WFFC.COM Jan 10 2020 04:38:00 Wells Fargo Bank, N.A., Wells Fargo Card Services,
PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
516634717 EDI: WFFC.COM Jan 10 2020 04:38:00 Wells Fargo Bank, N.A., 1 Home Campus X2303-01A,
Des Moines, IA 50328-0001

TOTAL: 28

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516757083* Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F,
Des Moines, IA 50306-0438

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 11, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 9, 2020 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa ecfmil@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmil@standingtrustee.com,
summarymail@standingtrustee.com
Sherri Jennifer Smith on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com,
nj.bkecf@fedphe.com
Thomas G. Egner on behalf of Debtor Arthur W Wiest tegner@mcdowelllegal.com,
tcuccuini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;egnertr62202@notify.bestcase.com
Thomas G. Egner on behalf of Joint Debtor Carol A Wiest tegner@mcdowelllegal.com,
tcuccuini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;egnertr62202@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8